

Information to identify the case:

Debtor 1	Gerald Sarno		Social Security number or ITIN xxx-xx-9454	
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____	
			EIN _____	
United States Bankruptcy Court District of New Jersey				
Case number: 17-11726-CMG				

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gerald Sarno

9/13/22

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:

Gerald Sarno

Debtor

Case No. 17-11726-CMG

Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Sep 13, 2022

Form ID: 3180W

Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2022:

Recip ID	Recipient Name and Address
db	Gerald Sarno, 13 Dickenson Court, Freehold, NJ 07728-4312
516616745	Anesthesia Consultants of NJ, Attn: Frost- Arnett Company, PO Box 1022, Wixom, MI 48393-1022
516616746	Atul Bhasin MD, Atlas Medical Care LLC, 1001 W Main Street Unit A, Freehold, NJ 07728-2579
516616751	Centrastate Medical Center, 901 West Main Street, Freehold, NJ 07728-2549
516616754	Daryl Kipnis, Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516616756	Freehold Psychiatric Association, PO Box 1247, Toms River, NJ 08754-1247
516616757	High Focus Centers, 299 Market Street Ste 130, Saddle Brook, NJ 07663-5321
516616758	Keystone Financial Services, PO Box 730, Allenwood, NJ 08720-0730
516616760	Laboratory Corporation, PO Box 2240, Burlington, NC 27216-2240
516616762	Mid Atlantic Diabetes and Endocrinology, 555 Iron Bridge Road Ste 18, Freehold, NJ 07728-2975
516656382	NJ Turnpike Authority, Mark Schneider, 581 Main St PO Box 5042, Woodbridge, NJ 07095-5042
516616765	New Jersey E-Z Pass, PO Box 52005, Newark, NJ 07101-8205
516616766	New Jersey Healthcare Specialists PC, Dept 10005, PO Box 419378, Boston, MA 02241-9378
516616767	Pennsylvania EZ Pass Violations, Attn: Linebarger Goggan Blair & Sampson, PO Box 90128, Harrisburg, PA 17109-0128
517473798	Poet's Corner Homeowners Association, Inc., c/o Radom & Wetter, 245 Route 22 West, Suite 201, Bridgewater, NJ 08807-2560
516616768	Poets Corner HOA Inc, c/o Towne & Country Management, 711 Sycamore, Red Bank, NJ 07701-4921
516616770	RMB Inc, 409 Bearden Park Circle, Knoxville, TN 37919-7406
516616772	RWJ University Hospital, 865 Stone Street, Rahway, NJ 07065-2742
516616771	Robert Wood Johnson Medical Group, PO Box 15278, Newark, NJ 07192-5278
516616774	Surgery Center of Central New Jersey, 107 North Center Drive, North Brunswick, NJ 08902-4909
516616775	University Behavioral Healthcare, PO Box 416702, Boston, MA 02241-6702

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 13 2022 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 13 2022 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516616744	+ Email/Text: bkrpt@retrievalmasters.com	Sep 13 2022 20:44:00	AMCA, 4 Westchester Place Suite 110, Elmsford, NY 10523-1615
516755797	Email/PDF: resurgentbknotifications@resurgent.com	Sep 13 2022 20:45:57	Ashley Funding Services, LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516616747	EDI: BANKAMER.COM	Sep 14 2022 00:43:00	Bank of America Home Loans, PO Box 5170, Simi Valley, CA 93062-5170
516866158	EDI: BANKAMER.COM	Sep 14 2022 00:43:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785

District/off: 0312-3

User: admin

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Date Recd: Sep 13, 2022

Form ID: 3180W

Total Noticed: 42

516694866	Email/PDF: resurgentbknotifications@resurgent.com	Sep 13 2022 20:45:57	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
516616748	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 13 2022 20:46:07	Cach, LLC, 4340 S Monaco Street Suite 400, Denver, CO 80237-3485
516616749	+ EDI: CAPITALONE.COM	Sep 14 2022 00:43:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
516616752	+ EDI: CCS.COM	Sep 14 2022 00:43:00	Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3225
516616753	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 13 2022 20:45:56	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
516616755	EDI: BLUESTEM	Sep 14 2022 00:43:00	Fingerhut, PO Box 166, Newark, NJ 07101-0166
516841013	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 13 2022 20:45:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516616763	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 13 2022 20:45:00	Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
516616764	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 13 2022 20:45:00	Midland Funding, 8875 Aero Drive Ste 200, San Diego, CA 92123-2255
516809964	+ Email/Text: signed.order@pfwattorneys.com	Sep 13 2022 20:44:00	New Jersey Healthcare Specialists, P.C., c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
516871817	EDI: PRA.COM	Sep 14 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516616769	^ MEBN	Sep 13 2022 20:40:38	Raymour & Flanigan, PO Box 130, Liverpool, NY 13088-0130
516616773	+ Email/Text: clientservices@simonsagency.com	Sep 13 2022 20:45:00	Simons Agency Inc, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
516653537	+ EDI: RMSC.COM	Sep 14 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516616776	Email/Text: bhdmq0@usps.gov	Sep 13 2022 20:44:00	USPS Disbursing Office, Account Service Center, 2825 Lone Oak Parkway, Saint Paul, MN 55121-9640

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516616750	*+	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
516616759	##+	KML Group, 216 Haddon Avenue Suite 406, Collingswood, NJ 08108-2812
516616761	##	MCS Claim Services, 123 Frost Street, Suite 202, Westbury, NY 11590-5027

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
James J. Cerbone	on behalf of Debtor Gerald Sarno cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 5